



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

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Order Filed on August 30, 2023
by 15701-CMG
U.S. Bankruptcy Court
District of New Jersey
CASE NO.: 23-15701-CMG
CHAPTER 13

In Re:

Joshua E. Kelly,

Debtor.

ORDER RESOLVING OBJECTION TO LOSS MITIGATION

The relief set forth on the following pages is hereby **ORDERED**.

DATED: August 30, 2023

A handwritten signature in black ink, reading "Christine M. Gravelle", written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

THIS MATTER having come before the Court on Debtor's Notice of Request for Loss Mitigation re:Home Point Financial Corp. and for good cause it is **ORDERED** that Secured Creditor's Objection to Debtor's Notice of Request for Loss Mitigation is resolved, subject to the following conditions:

1. The Debtor acknowledges the pre-petition arrearage owed to Secured Creditor is approximately \$15,581.82 subject to the final figures in Secured Creditor's anticipated Proof of Claim.
2. Debtor shall complete the loss mitigation process by November 14, 2023, or as extended by court order.
3. While loss mitigation is pending, Debtor shall remit monthly adequate protection payments to Secured Creditor in the amount of \$1,400.00.
4. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
5. The Chapter 13 Trustee shall make payments to Secured Creditor toward the pre-petition arrears while loss mitigation is pending.
6. In the event loss mitigation is denied, the Debtor shall have 15 days from the date decision is rendered to: 1) file an amended Chapter 13 Plan to cure the pre-petition arrears as stated in paragraph 2 above, or 2) to convert the Chapter 13 petition to a Chapter 7 petition, 3) surrender the property, and/or 4) proceed with this bankruptcy case as deemed appropriate by the court.